

**UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE:	ANTHONY REDLEY	:	Chapter 13
		:	
		:	
	Debtors.	:	Bankruptcy No. 23-13668DJB

## STIPULATION AND ORDER RESOLVING OBJECTION TO PROOF OF CLAIM 15

TO THE HONORABLE DEREK J. BAKER, UNITED STATES BANKRUPTCY JUDGE:

The Debtors Anthony Redley, and secured creditor Wilmington Savings Fund Society FSB DBA Christiana Trust (the "WSFS"), by and through their respective counsel, hereby respectfully submit the following stipulation resolving Debtors' Objection to Proof of Claim Number 15 ("Claim 15"):

**WHEREAS**, Debtors filed the present bankruptcy petition under chapter 13 of the Bankruptcy Code on December 4, 2023;

**WHEREAS**, WSFS, by and through its counsel, filed Claim 15 evidencing a state court judgment in the amount of \$25,001.27 on October 24, 2024, as a secured claim against Debtor only.

**WHEREAS**, Debtors' Objection to the Claim, which was filed on April 2, 2025 is that it impairs Debtors' exemption and should be avoided to the extent of the impairment.;

**NOW, THEREFORE,** it is agreed to by the parties as follows:

1. Claim 15 shall be an allowed secured claim in the amount of \$11,913.83, the balance of the claim shall be deemed unsecured.

2. Upon the signing of this stipulation by the parties, and/or counsel for the parties, Debtor's counsel shall amend the plan to reflect the secured claim of WSFS in the amount of \$11,913.83.

3. The parties agree that the remainder of the debt shall be unsecured and shall be treated the same other unsecured creditors.

4. The Judgment shall be deemed satisfied only when the payment of \$11,913.83 is paid in accordance with the confirmed plan and the discharge is granted.

5. Upon discharge of the debtor in this bankruptcy and after payment in full of the secured claim in the amount of \$11,913.83 according to the term of the Plan, WSFS shall mark the judgment against the debtor, "Satisfied" with the Philadelphia Court of Common Pleas.

6. If Debtor fails to get discharged in this Bankruptcy, the case is dismissed or converted to a case under Chapter 7, this Stipulation shall be deemed to have no further force and effect and the full amount of the judgment shall remain valid and enforceable in accordance with state law with a credit on the judgment for any monies paid to date.

By: /s/ Paul H. Young, Esquire  
Paul H. Young, Esquire  
Attorney for Debtor

No Objection

/s/ LeeAne O. Huggins  
Office of the Chapter 13 Trustee

By: /s/ Michael J. Shavel  
Michael J. Shavel, Esquire  
Attorney for WSFS

Dated: April 2, 2025

**STIPULATION APPROVED THIS \_\_\_\_\_ DAY OF \_\_\_\_\_, 2025.**

**BY THE COURT:**



**Date: April 30, 2025**

\_\_\_\_\_  
**DEREK J. BAKER**  
**UNITED STATES BANKRUPTCY JUDGE**